

WHAT IS CLAIMED IS:

1 1. A method for automatically transferring credit between a stored
2 value fund and a handler using a wide-area computer network, the method comprising:
3 receiving automated transfer information at a server computer system from
4 the wide-area computer network coupled to a user associated with the stored value fund;
5 determining the handler chosen by a user for an automated transfer;
6 determining the direction of the automated transfer with respect to the
7 stored value fund;
8 determining an amount for the automated transfer; and
9 automatically transferring the amount between the stored value fund and
10 the handler.

1 2. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 further comprising a step of determining if a transfer period has expired.

1 3. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 further comprising a step of determining if a threshold amount is crossed.

1 4. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 3,
3 wherein:

4 the determining the amount step comprising a step of determining the
5 difference between the threshold amount and a balance of the stored value fund; and
6 the difference is equal to the amount.

1 5. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the amount is included in the automated transfer information.

1 6. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 further comprising a step of electronically notifying the user of the automated transfer,

4 wherein the electronic notification includes at least one of a web page, an instant
5 message, an e-mail message, a pager message, and a wireless phone message.

1 7. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the server computer system comprises a plurality of computers coupled together
4 by a computer network.

1 8. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the handler includes at least one of a bank, a credit card company, a debit card
4 company, an agent location, a stored value fund, an airline mileage program, a gift
5 certificate issuer, an electronic gift certificate issuer, and a money order issuer.

1 9. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the amount corresponds to at least one of: currency, monetary value, airline
4 mileage, promotional program points, gift certificate credit, and commodities.

1 10. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the automatically transferring step comprises at least one of the following steps:

4 transferring the amount with a bank account;
5 transferring the amount with a credit card or debit card;
6 transferring the amount in a check or money order;
7 transferring the amount to another's stored value fund;
8 transferring the amount to an agent location chosen by the user;
9 transferring a telegram or a greeting card with a check or money order for
10 the amount; and
11 transferring an electronic greeting card with an electronic payment
12 notification for the amount embedded therewith.

1 11. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 further comprising steps of:

4 retrieving a trigger condition that initiates the automatically transferring
5 step; and
6 determining when the trigger condition is satisfied.

1 12. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 11,
3 wherein the trigger condition includes at least one of:
4 a credit balance in the stored value fund meeting a threshold; and
5 a period of time expiring.

1 13. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the user, the handler and the server computer system are remotely located with
4 respect to each other.

1 14. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for automatically
3 transferring credit between the stored value fund and the handler using the wide-area
4 computer network of claim 1.

1 15. A method for automatically transferring credit between a stored
2 value fund and a handler using a wide-area computer network, the method comprising:
3 receiving automated transfer information at a server computer system from
4 the wide-area computer network coupled to a user associated with the stored value fund;
5 determining the handler chosen by a user for an automated transfer;
6 determining the direction of the automated transfer with respect to the
7 stored value fund;

8 determining an amount for the automated transfer;
9 determining a trigger condition for the automated transfer; and
10 automatically transferring the amount between the stored value fund and
11 the handler if the trigger condition is satisfied, wherein the trigger condition includes at
12 least one of:

13 a credit balance in the stored value fund meeting a threshold
14 amount, and
15 a period of time expiring.

1 16. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 15,
3 wherein:

4 the determining the amount step comprising a step of determining the
5 difference between the threshold amount and a balance of the stored value fund; and
6 the difference is equal to the amount.

1 17. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 15,
3 wherein the handler include at least one of a bank, a credit card company, a debit card
4 company, an agent location, a stored value fund, an airline mileage program, a gift
5 certificate issuer, an electronic gift certificate issuer, and a money order issuer.

1 18. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for automatically
3 transferring credit between the stored value fund and the handler using the wide-area
4 computer network of claim 15.

1 19. A method for automatically transferring credit between a stored
2 value fund and a handler using a wide-area computer network, the method comprising:
3 receiving automated transfer information at a server computer system from
4 the wide-area computer network coupled to a user associated with the stored value fund;
5 determining the handler chosen by a user for an automated transfer;
6 determining the direction of the automated transfer with respect to the
7 stored value fund;
8 determining if a transfer period has expired;
9 determining an amount for the automated transfer;
10 automatically transferring the amount between the stored value fund and
11 the handler after the transfer period has expired.

1 20. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 19,
3 further comprising a step of determining if a threshold amount is crossed.

1 21. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 19,
3 wherein:

4 the determining the amount step comprising a step of determining the
5 difference between the threshold amount and a balance of the stored value fund; and
6 the difference is equal to the amount.

1 22. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 19,
3 further comprising a step of determining a trigger condition for the automated transfer,
4 wherein the trigger condition includes at least one of the following:

5 a credit balance in the stored value fund meeting a threshold, and
6 a period of time expiring.

1 23. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 19,
3 wherein the stored value fund is only accessible by the user over the wide-area computer
4 network.

1 24. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for automatically
3 transferring credit between the stored value fund and the handler using the wide-area
4 computer network of claim 19.